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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:)
)
Limor Schweitzer et al.)
)
Application No. 09/879,683)
)
Filed: June 11, 2001)
)
For: SYSTEM, METHOD AND COMPUTER)
PROGRAM PRODUCT FOR ALLOWING)
A CARRIER TO ACT AS A CREDIT-)
APPROVAL ENTITY FOR)
E-COMMERCE TRANSACTIONS)
)

Group Art Unit: 2161
Examiner: Unassigned
Atty. Docket No. AMDCP006
Date: November 28, 2005

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner of Patents, Alexandria, VA 22313-1450 on the date noted above.

Signed


Erica L. Farlow

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §§ 1.56 AND 1.97(b)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

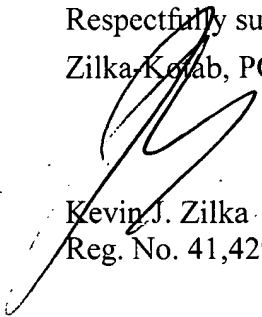
Dear Sir:

The reference(s) listed in the attached PTO Form 1449, cop(ies) of which is attached (when necessary), may be material to examination of the above-identified patent application. Applicants submit the reference(s) in compliance with their duty of disclosure pursuant to 37 CFR §§ 1.56 and 1.97. The Examiner is requested to make the reference(s) of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that the reference(s) indeed constitutes prior art.

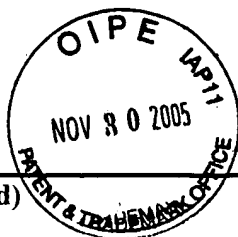
This Information Disclosure Statement is believed to be filed within three months of the filing date of a national application other than a continued prosecution application, within three months of the date of entry of the national stage in an international application, before the mailing of a first Office action on the merits, or before the mailing of a first Office action after the filing of a request for continued examination. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-1351 (Order No. AMDCP006).

Respectfully submitted,
Zilka-Kolab, PC



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| Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary) | Atty. Docket No. | Application No.: |
| | AMDPC006 | 09/879,683 |
| | Applicant: | |
| | Limor Schweitzer et al. | |
| | Filing Date: | Group Art Unit: |
| | 06/11/01 | 2161 |

U.S. Patent Documents

| Examiner Initial | No. | Patent No. | Date | Patentee | Class | Sub-class | Filing Date |
|------------------|-----|------------|------|----------|-------|-----------|-------------|
| | A | | | | | | |
| | B | | | | | | |
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| | K | | | | | | |

Foreign Patent or Published Foreign Patent Application

| Examiner Initial | No. | Document No. | Publication Date | Country or Patent Office | Class | Sub-class | Translation | |
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Other Documents

| Examiner Initial | No. | Author, Title, Date, Place (e.g. Journal) of Publication |
|------------------|-----|--|
| | R | Copy of PCT Written Opinion from PCT/US01/18872 mailed 09/28/2005. |
| | S | |
| | T | |
| Examiner | | Date Considered |

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.